

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
MITCHELL J. STEINBERG,
Debtor

Case No.: 16-21369
Judge: Michael B. Kaplan
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought
☒ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: January 20, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 972.00 per month to the Chapter 13 Trustee, starting on February 2017 for approximately 53 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: Loan modification for mortgage arrears on residence

Proposed date for completion: 6 mos. post-confirmation

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 3,500.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Ditech (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Eugene D. Roth, Esq. Internal Revenue Service State of New Jersey, Div. of Taxation	Attorney Fees 2012-2015 1040 Taxes 2011-2012 TGI	\$1,000.00 \$25,566.24 \$1,323.87

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Manor at Heritage Woods Homeowners Assoc Old Bridge MUA	Residence	\$2,946.21	N/A	\$2,946.21	\$65.00
	Residence	\$984.59	N/A	\$984.59	N/A

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Santander Bank	Residence	\$122,618.12	\$500,584.00	\$624,951.46	\$0.00	N/A	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Ford Motor Credit Co./CAB East LLC	Auto Lease	Assume

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
ALSIDE SUPPLY MYLES F KELLY CO MIDLAND FUNDING LLC	Residence	Judicial	\$21,684.01 \$4,872.66 \$2,049.57	\$500,584.00	\$23675.00	\$747,569.58	\$21,684.01 \$4,872.66 \$2,049.57

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
Santander Bank	Residence	\$122,618.12

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: June 24, 2016.

Explain below *why* the plan is being modified:

The original Chapter 13 Plan filed did not include the auto lease with Ford Motor Credit Co./CAB East LLC., or Old Bridge MUA water and sewer charges.

Explain below *how* the plan is being modified:

The auto lease with Ford Motor Credit Co./CAB East, LLC. is assumed and the secured claim of Old Bridge MUA is listed in Part 4a of the Modified Plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 1/20/2017

/s/ Eugene D. Roth

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 1/20/2017

/s/ Mitchell J. Steinberg

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 11
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mitchell J. Steinberg
 Debtor

Case No. 16-21369-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

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 Total Noticed: 95

Date Rcvd: Jan 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2017.

db	+Mitchell J. Steinberg, 37 Walden Court, Old Bridge, NJ 08857-3572
cr	+CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+Heritage Woods Property Owners Association, Inc., Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
cr	+Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790, Lyndhurst, NJ 07071-0790
516228820	Accurate Diagnostic Labs, Inc., 300 Hadley Road, South Plainfield, NJ 07080
516301567	+Allied Building Products Corp, 15 East Union Ave, East Rutherford, NJ 07073-2127
516228821	Alside Supply, c/o Bressler-Duyk, 60 State Highway 27, Edison, NJ 08820-3908
516228823	+American Express, PO Box 1270, Newark, NJ 07101-1270
516228822	+American Express, c/o Jaffee & Asher, LLP, 1107 Goffle Road, Hawthorne, NJ 07506-2000
516406791	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516347256	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516228824	Arzee Acquisition Corp, c/o Hudson Law Offices, 900 Rtye 168, WSuite C-2, Blackwood, NJ 08012
516228825	+Bank of America/Cach, LLC., c/o P. Scott Lowry, P.C., PO. Box 4198, Englewood, CO 80155-4198
516228826	+Bank of New York Mellon, C/O Fein, Such, Kahn and Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
516228827	+Bogata Com, Complete Payment Recovery Services, Inc., 3500 5th Street, Northport, AL 35476-4723
516291610	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516228828	Cardiovascular Interventionalists of, Central Jersey P.A., 465 Cranberry Road, Suite 201, East Brunswick, NJ 08816-7600
516228829	+Care Credit Dental, c/o Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
516228830	Central Jersey Pathology Consultants, PO Box 95000, Philadelphia, PA 19195-5175
516228831	+Chase Bank, c/o capital Management Services, LP, 698, 1/2 South Ogden Street, Buffalo, NY 14210
516228832	+Chase Bank, c/o Capital Management Services, PO Box 15123, Wilmington, DE 19850-5123
516228833	Chase Bank USA, c/o ARS National Services Inc., PO Box 463023, Escondido, CA 92046-3023
516228834	Citi, c/o Midland Credit Management, Inc., PO Box 60578, Saint Louis, MO 63179-9819
516228835	+Citi Advantage, c/o Forster Garbus & Garbus, PO Box 192, Commack, NY 11725-0192
516228837	+Citi Bank, c/o ACI, 35-A Rust Lane, Boerne, TX 78006-8202
516228838	+Citibank N.A. / Home Depot, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516228841	+Connecticut Department of Admin Services, c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
516388807	Connecticut Department of Revenue Services, Collections Unit - Bankruptcy Team, 450 Columbus Blvd., Ste.1, Hartford, CT 06103-1837
516228845	+EZ Pass, Delaware River Joint Toll Commission, P.O. Box 851918, Richardson, TX 75085-1918
516228844	+Edison Radiology Group, P.A., P.O. Box 3271, Indianapolis, IN 46206-3271
516260739	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Co, POB 62180, Colorado Springs, CO 80962)
516311658	+First Energy, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-6771
516228846	+GE Money Retail Bank/Cach, LLC., c/o P. Scott Lowry, P.C., PO. Box 4198, Englewood, CO 80155-4198
516228847	Heritage Woods Property Owners Assoc., C/O Cutolo Madel, LLC, Englishtown, NJ 07726
516228851	+Internet Order, LLC., 1600 JFK Blvd, 3rd Floor, Philadelphia, PA 19103-2803
516228852	+JCP&L, c/o Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425
516228853	++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771 (address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687)
516228854	+JFK Cardiology Physicians, 80 James Street 4th Floor, Edison, NJ 08820-3938
516228856	+JP Morgan Chase Bank N.A., c/o First Source Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
516228857	+JP Morgan Chase Bank N.A., c/o American Recovery Services, Inc, 555 St Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
516228858	+Law Enforcement Systems, LLC., Violation Processing Center, P.O. Box 2182, Milwaukee, WI 53201-2182
516228861	+MBNA America N.A., c/o Law Office of Joe Pezzuto, 4013 E Broadway, Suite A2, Phoenix, AZ 85040-8818
516454275	+MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516228860	Manor at Heritage Woods Homeowners Assoc, 2 Point of Woods Drive, Old Bridge, NJ 08857
516228862	+Metro Public Adjustment, 3551 Bristol Pike, Bensalem, PA 19020-4685
516228863	+Middlesex Emergency Phys, PA, c/o Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
516228864	+Myles F. Kelly Co, c/o Sklar-Markingd, 102 Browning Lane, Bldg B, Suite 1, Cherry Hill, NJ 08003-3195
516228868	+New Jersey Turnpike Authority, Administration Building, 581 Main Street, Woodbridge, NJ 07095-5195

District/off: 0312-3

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516228870 +New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042
516228869 +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516303497 +Old Bridge Municipal Utilities Authority, c/o Joel R. Glucksman, Esq.,
Scarinci & Hollenbeck, LLC, 1100 Valley Brook Ave., PO Box 790, Lyndhurst, NJ 07071-0790
516228875 +Old Bridge Municipal Utilities Authority, PO Box 1006, South Amboy, NJ 08879-4006
516228878 +PA Turnpike Commission, Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425
516228884 PNC Bank N.A., c/o NCB Management Services Inc., P.O. Box 10996, Langhorne, PA 19047
516228886 PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
516228879 +Penn Credit, 916 S 14th Street, Harrisburg, PA 17104-3425
516228880 Pennsylvania EZ Pass, c/o Linebarger, Goggan, Blair, Sampson, P.O. Box 90218,
Harrisburg, PA 17109
516228881 +Pennsylvania Turnpike Commission, Violation Processing Center, 8000 C Derry Street,
Harrisburg, PA 17111-5287
516228882 +Peoples United Bank, 286 Broad Street, Manchester, CT 06040-4049
516228883 +Pimsleur Approach, 1600 JFK Blvd, 3rd Floor, Philadelphia, PA 19103-2803
516228887 +Rahway Emergency Medical Associates, PO. Box 5294, Parsippany, NJ 07054-6294
516228888 +Rakeho Passi, MD, LLC, P.O. Box 685, Parlin, NJ 08859-0685
516367515 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516228889 +Saint Peter's University Hospital, c/o Computer Credit, Inc., 640 West 4th St,
Winston Salem, NC 27101-2730
516228891 +Santander Bank, PO Box 105255, Atlanta, GA 30348-5255
516469234 +Santander Bank, N.A., c/o Wilson Elser Moskowitz, Edelman & Dicker LLP,
200 Campus Drive, Florham Park, NJ 07932-1007
516228892 +Sovereign Bank, c/o F.H. Cann & Associates, 1600 Osgood Street Suite 20-2/120,
North Andover, MA 01845-1048
516228893 #+State of Connecticut, Department of Revenue Services, 25 Sigourney St. Suite 2,
Hartford, CT 06106-5032
516228894 +State of New Jersey Division of Taxation, Federal Offset Program, PO.Box 283,
Trenton, NJ 08695-0283
516228859 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Lexus Financial Services, P.O. Box 9490, Cedar Rapids,
Cedar Rapids, IA 52409)
516228895 +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186
516228898 Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516355574 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
516228903 +Travelers Insurance, c/o Tenaglia & Hunt, P.A., Box#2431 PO. Box 8500,
Philadelphia, PA 19178-0001
516228904 +Travelers Personal Insurance, PO Box 660307, Dallas, TX 75266-0307
516493043 +Tri State Media Direct LLC d/b/a Direct Advantage, c/o Kathleen R. Wall, Esq., P.O. Box A,
Manasquan, NJ 08736-0631
516228905 +Verizon, PO Box 4833, Trenton, NJ 08650-4833
516228906 +Woodbridge Township Ambulance & Rescue, PO Box 575, Matawan, NJ 07747-0575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 24 2017 23:13:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 24 2017 23:13:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: cio.bncmail@irs.gov Jan 24 2017 23:13:00
United States of America (Internal Revenue Service, U.S. Attorneys Office,
970 Broad Street, Suite 700, Newark, NJ 07102-2535
516228836 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 24 2017 23:13:14 Citi Bank,
c/o Midland Credit Management, Inc, 8875 Aero Drive, San Diego, CA 92123-2251
516228840 +E-mail/Text: notices@burt-law.com Jan 24 2017 23:14:01
CitiBank, N.A./Citi AAdvantage World MC, c/o Burton Neil & Associates, P.C,
1060 Andrew Drive Suite 170, West Chester, PA 19380-5601
516228839 +E-mail/Text: bankruptcy@affglo.com Jan 24 2017 23:13:19 Citibank N.A.,
c/o Global Credit Collections, 5440 N Cumberland, Suite 300, Chicago, IL 60656-1486
516228843 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 24 2017 23:13:04 DITECH Financial LLC,
PO Box 6172, Rapid City, SD 57709-6172
516228842 +E-mail/Text: bknotices@mbandw.com Jan 24 2017 23:13:38 Direct for Business,
c/o McCarthy Burgess & Wolf, 26000 Cannon Rd, Bedford, OH 44146-1807
516228855 +E-mail/Text: masmith@jfkhealth.org Jan 24 2017 23:13:49 JFK Medical Center,
80 James Street 4th Floor, Edison, NJ 08820-3938
516228866 E-mail/Text: bkrpt@retrievalmasters.com Jan 24 2017 23:13:14 New Jersey EZ Pass,
c/o Retrieval Masters Creditors Bureau,, PO Box 1235, Elmsford, NY 10523-0935
516228865 +E-mail/Text: bkrpt@retrievalmasters.com Jan 24 2017 23:13:14 New Jersey EZ Pass,
c/o Retrieval Masters Credit Bureau,, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1615
516228877 E-mail/Text: bcwrtoff@cablevision.com Jan 24 2017 23:13:59 Optimum, PO Box 371897,
Pittsburgh, PA 15250-7897
516228885 +E-mail/Text: arprimemail@primetherapeutics.com Jan 24 2017 23:13:26 Prime therapeutics,
P.O. Box 650041, Dallas, TX 75265-0041

District/off: 0312-3

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Total Noticed: 95

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516228890 +E-mail/Text: cop@santander.us Jan 24 2017 23:13:12 Santander, PO.Box 16255,
Reading, PA 19612-6255
516307197 +E-mail/Text: n.miller@santander.us Jan 24 2017 23:14:00 Santander Bank, N.A.,
601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544
516243196 E-mail/PDF: gecsed@recoverycorp.com Jan 24 2017 23:09:16 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516462186 E-mail/Text: bankruptcy.bnc@ditech.com Jan 24 2017 23:13:04 THE BANK OF NEW YORK MELLON,
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516259689* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,
Detroit MI, 48255-0953)
516228848* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228849* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228850* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516228867* New Jersey EZ Pass, c/o Retrieval Masters Creditors Bureau,, PO Box 1235,
Elmsford, NY 10523-0935
516228871* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228872* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228873* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228874* +New Jersey Turnpike Authority, Violations Processing Center, PO. Box 4971,
Trenton, NJ 08650-4971
516228876* +Old Bridge Municipal Utilities Authority, PO Box 1006, South Amboy, NJ 08879-4006
516228897* +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186
516228896* +The Port Authority of NY & NJ, Violations Processing Center, PO. Box 15186,
Albany, NY 12212-5186
516228899* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228900* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228901* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572
516228902* Town & Contry Remodeling, Inc, 37 Walden Court, Old Bridge, NJ 08857-3572

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-13,
MORTGAGE PASS THROUGH CERTIFICATES SERIES 2005-13 as dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.o.hagan@usdoj.gov

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 95

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Eugene D. Roth on behalf of Debtor Mitchell J. Steinberg erothesq@gmail.com
Hubert C. Cutolo on behalf of Creditor Heritage Woods Property Owners Association, Inc.
hcutolo@cutololaw.com
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
jglucksman@scarincihollenbeck.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
R. A. Lebron on behalf of Creditor DITECH FINANCIAL LLC, as servicer for THE BANK OF NEW YORK
MELLON , F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMB, INC.,
CHL MORTGAGE PASS-THROUGH TRUST 2005-13 MORTGA bankruptcy@feinsuch.com

TOTAL: 9